

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Specialized Loan Servicing LLC

In Re:  
Atef G. Youssef, Tereza F. Youssef  
  
Debtors.



Order Filed on June 3, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-33412 MBK

Adv. No.:

Judge: Michael B. Kaplan

**CONSENT ORDER CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: June 3, 2021**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Atef G. Youssef, Tereza F. Youssef

Case No: 16-33412 MBK

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This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing LLC, holder of a mortgage on real property known as 7 Redcoat Dr, East Brunswick, NJ, 08816-2758, with the consent of Robert C. Nisenson, Esq., counsel for the Debtors, Tereza F. Youssef, Atef G. Youssef

It is **ORDERED, ADJUDGED and DECREED** that as of May 13, 2021, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2020 through May 2021 for a total post-petition default of \$18,472.44 (6 @ \$3,078.74); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$18,472.44 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2021, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtor: Atef G. Youssef, Tereza F. Youssef

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Dated: 5/26/2021

I hereby agree and consent to the above terms and conditions:

/s/ **Denise Carlon**

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 5/26/2021

/s/ **Robert C. Nisenson**

ROBERT C. NISENSEN, ESQ., ATTORNEY FOR DEBTOR